



Workshop

Swiss Civil Protection Service Tabletop Exercise on Extreme Drought: Insights for the Insurance Sector

January 29, 2025, 14:00-17:00

University of Bern, UniS Building, Schanzeneckstr. 1, Bern

New: Room A-119, Underground U1

Extreme drought, with its anticipated direct and indirect impacts, poses a challenge for civil protection in Switzerland. Although the probability of multi-year droughts in Europe is still low, drought situations are expected to become more frequent and severe in future and with not yet known secondary consequences. Switzerland, compared to other neighboring countries, has little experience in dealing with drought; severe droughts have not occurred in Switzerland for many decades, partly due to the relative abundance of water in the Alps. A recent analysis of the capability of the Swiss civil protection service to cope with drought-related natural hazards underpins the importance of joint exercises with partner organizations of the [Swiss Federal Office for Civil Protection \(FOCP\)](#).

To this end, the FOCP, the Swiss Federal Research Institute WSL's [Extremes Research Program](#), and the [Center for Security Studies](#) at ETH Zurich facilitated a tabletop exercise, 'Drought,' in November 2024. Four teams comprised of members of the FOCP's partner organizations (management, police, fire brigade, health, technical, and civil protection service) were exposed to hypothetical but realistic multi-year drought scenarios, with consequences becoming progressively worse as the exercise developed. Allocated to the Swiss cantons of Aargau, Basel-Stadt, Grison, and Valais, each team had to decide how to deploy their available resources to effectively manage the consequences of extreme drought. The central element of this exercise was the subsequent analysis of structures, processes, and resources, and how to improve them in view of future drought.

As slow-onset disasters affecting wide-ranging areas, drought events also challenge insurance companies providing funds for recovery to their clients. As well as the need to acquire a sound understanding of how the cascading effects of drought affect natural and social systems, insurers also have a key interest in encouraging insurance users to better prepare for and adapt to the changing climate and its impacts, including drought.

The workshop aims to:

- 1) **inform** about the outcome of the **tabletop exercise “Drought”** with a special focus on the insurance industry (learnings, transferability, acceptance, pitfalls)
- 2) **consult** the insurance experts to **complement drought scenarios with real-world experience**: What direct and indirect drought impacts are a concern and why?
- 3) **discuss** approaches **how to cope with (foreseeable) slow-onset events**, i.e. gradual changes affecting large areas, using the example of the currently established federal early-warning and information platform for drought.

Expected outcomes:

- Assessment of the potential of the tabletop exercise “Drought” for other sectors such as the insurance industry. Launch discussion on who can take over which risk (manage expectations).
- Improved storytelling for compound and cascading effects of multi-year drought in Switzerland including the perspective of research, civil protection service, and insurers.
- Reinforced thematic and personal linkages between experts interested in finding a better way of dealing with multi-year drought events and their anticipated impacts.

Agenda

13:45	Arrival
14:00	Welcome and Introduction <i>Astrid Bjørnsen, Swiss Federal Research Institute WSL</i>
14:10	Who’s who <i>All</i>
	Part I: Inform
14:15	Ready for Drought: The tabletop “Drought” game <i>Jurgena Kamberaj, Center for Security Studies ETHZ</i>
14:25	Slow-onset events: Experiences from the federal drought platform <i>Fabia Hüsler, Federal Office for the Environment</i>
	Part II: Discuss
14:35	Insights related to transferability, acceptance, and pitfalls from different perspectives – Fishbowl Discussion <i>Vincenz Bischof, Federal Office for Civil Protection FOCP (Moderation)</i> <i>André Baur, Federal Office for Civil Protection FOCP</i> <i>Michael Rüeegger, SCOR oder Matthias Röthlisberger, Schweizer Mobiliar</i> <i>Astrid Bjørnsen, Swiss Federal Research Institute WSL</i>
15:15	Coffee Break
	Part III: Consult
15:45	Introduction “Idea Tree” <i>Astrid Bjørnsen, WSL</i>
15:50	“Idea Tree” Exercise <i>5 groups</i> <i>10-15' silent work until 16:05</i> <i>10-15' Consultation within the group on what messages to convey to the plenary until 16:20</i> 1) Insurance Switzerland: Role of insurances in managing drought-related risks <i>Moderation: Stefan Rimkus, SCOR</i> a. What are necessary conditions to make drought insurable? b. To what extent do current regulatory frameworks need to be adapted to cover damage caused by extreme droughts in future (or other slow onset or long-lasting events). c. Which direct and indirect <u>drought impacts</u> are <u>most relevant</u> for the insurance sector in Switzerland? Why? d. What <u>role</u> does the (re)insurance sector play in managing drought-related risks in Switzerland currently and how could this change in the future?

	<p>2) Insurance global: Role of insurances in managing drought-related risks Moderation: <i>Michael Rügger, SCOR</i></p> <p>a. What are <u>necessary conditions</u> to make drought insurable?</p> <p>b. To what extent do current <u>regulatory frameworks</u> need to be adapted to cover damage caused by extreme droughts in future (or other slow onset or long-lasting events).</p> <p>c. Which direct and indirect <u>drought impacts</u> are <u>most relevant</u> for the insurance sector globally? Why?</p> <p>d. What are <u>regional differences in managing drought risks</u> (or other slow onset or long-lasting events) from a scientific, legal, administrative, and insurance perspective?</p> <p>3) Insurance and Non-insurance: Strengthening collaboration between financial industry, academia and governments Moderation: <i>Matthias Röthlisberger, Mobiliar</i></p> <p>a. How can <u>Swiss academia help and interact with the (re-)insurance sector</u> to strengthen the insurance sector's role in managing drought related risks?</p> <p>b. How can the <u>Swiss federal administration</u> help and interact with the (re-)insurance sector to strengthen the insurance sector's role in managing drought related risks?</p> <p>c. From an international perspective: How can <u>academia help and interact with the (re-)insurance sector</u> to strengthen the insurance sector's role in managing drought related risks?</p> <p>d. From an international perspective: How can <u>government administrations help and interact with the (re-)insurance sector</u> to strengthen the insurance sector's role in managing drought related risks?</p> <p>4) Insurance and Non-insurance: Tabletop Drought Moderation: <i>Jurgena Kamberaj, Center for Security Studies ETHZ</i></p> <p>a. Which direct and indirect drought impacts are <u>most relevant</u> for the institution you are representing? Why?</p> <p>b. What could be potential <u>benefits from the tabletop exercise "Drought"</u> for your sector or institution (e.g. risk assessment for insurers; adaptation measures for insurance users)?</p> <p>c. In what manner could the Tabletop exercise be <u>improved/adjusted to your needs</u>?</p> <p>d. Which <u>platforms</u> could you see to use for exploiting the idea of the tabletop exercise? Could the exercise be useful for your organization? Which benefits could it bring?</p> <p>5) Insurance and Non-insurance: Drought Warning Platform Moderation: <i>Fabia Hüsler, Federal Office for the Environment</i></p> <p>a. Which <u>stakeholders/partners</u> (cantonal, national, international) could be better integrated? How?</p> <p>b. What <u>feedback mechanisms</u> should be implemented to receive regular suggestions for improvement?</p> <p>c. Which data on the <u>impacts</u> of drought should be included on the platform?</p> <p>d. How can the platform/program contribute to making Switzerland [or any other country] more <u>resilient to drought</u>? And how can we focus more on <u>prevention</u>?</p>
	<p>Part IV: Collect and consolidate</p>
16:20	<p>Insights from the "Idea Tree" Groups <i>Plenary discussion, All</i></p>
17:00	<p>Closure and Apéro</p>

Contact and workshop registration:

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Conference Registration:

https://www.oeschger.unibe.ch/services/events/conferences/rimma2025/registration/index_eng.html

Conference Agenda: <https://www.conftool.com/rimma2025/sessions.php>

Venue: UniS Building, Schanzeneckstr. 1, Bern

